

Application number: 09/827788

Art Unit: 3625

Applicant: Khai Hee Kwan

Examiner: Naeem Haq

Title: Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

In the specification

line 5 KC 8-20-08
Please delete the word "owned" at page 17 ~~line 7~~ and insert the word "owed" as per the paragraph below.

For a payer having an accrual account, in reality there is no actual "deduction" taking place since this are actually book entries into the sub account. The amount ~~owned~~ owed is accrued as like a real telecommunication charge but maintained separately in a sub account. To explain, this is similar to a provisional account (for bad debts) in accounting terminology where provisions are made 'ready' to be deducted on realisation. For a prepaid account the debit in the sub account is realised straightaway.